



THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Mikhail Bershteyn

Confirmation No.: 6366

Application No.: 10/629,098

Art Unit: 3609

Filed: July 29, 2003

Examiner: Chia-Yi Liu

For: METHOD FOR PREPAYMENT OF MORTGAGE  
HELD AT BELOW MARKET INTEREST RATE

IN RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT OF 11/20/2007  
AND NOTICE OF FAILURE TO ACCEPTABLY RESPOND TO NOTICE OF NON-  
COMPLIANT AMENDMENT OF 12/31/2007

Commissioner for Patents,  
PO Box 1450,  
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

1. In response to Notice of Failure to Acceptably Respond to Notice of Non-Compliant Amendment of 12/31/2007:

Noncompliant item (missing signature) is corrected. Petition for Extension of Time under 37 CFR 1.136(a) is enclosed.

2. In response to Notice of Non-Compliant Amendment of November 20, 2007 please consider following:

**Listing of the Claims** appended to this communication will replace listing of claims in the application. The listing has been brought in compliance with requirements stated in your letter of 11/20/2007 and further clarified in our telephone conversation on 11/26/2007

3. In response to specific claim rejections in the office action of 08/29/2007, please note the following. Office action of 08/29/2007 repeatedly directs applicant to "Mumick et al. (6,006,107)"; 6,006,107 is a patent by a different inventor on an unrelated subject matter. I will assume that the examiner in fact considered Mumick et al. (6,006,207) and will formulate my responses accordingly.